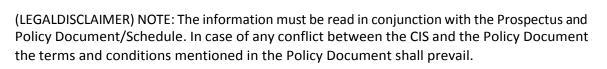




New India Griha Suvidha Policy

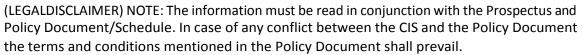
This document provides only key information about your policy. Please refer to the policy document For detailed terms and conditions.

SI No.	Title	Description	Policy / clause Number
1	Product Name	New India Griha Suvidha Policy	Policy
			schedule
2	Unique	UIN No: NIA-OT-P15-02-V01-15-16	Policy
	Identification		schedule
	Number(UIN)allotted		
	by IRDAI		
3	Structure	Indemnity based Benefit	Policy
			schedule
4	Interests Insured	Building and Contents of a house.	Policy
5	Sum Insured		schedule
3	Summisureu		
		Sum Insured on First Loss Basis	
		Sections Cover Description Option 1 Option 2 Option 3 Option 4 S1 S1 S1 S1	
		Loss basis)	
		1 Fire & Allied Perils(contents) 100000 250000 500000 1000000	
		2 Burglary House Breaking and Theft 100000 250000 500000 1000000	
		3 Valuables and Jewellery 50000 100000 200000 400000	
		4 Breakdown of Domestic Appliances 50000 75000 100000 200000	
		5 Television/Desktop Insurance 25000 40000 60000 75000 6 Fire & Allied Perils(Property) (Full Sum (Full Sum Full Sum Full Sum	
		Insured as Insured Insured as per the value as per the as per the per the value	
		of the value of value of of the property) the the property)	
		property) property)	
		TOTAL PREMIUM (5 sections) 1125 2120 3880 7175	
		mille mille mille mille mille	
		. If the Insured desires to also insure his Residential Property along with the contents he may do so . Here the rate as given above will be calculated on the Full Sum Insured and added to the Premium of Sections 1 to 5 as per the selected option.	
6	Policy Coverage		Policy
		SECTION I — FIRE & ALLIED PERILS (CONTENTS	schedule
		EXCLUDING JEWELLERY & VALUABLES)	Section I to X
		SECTION II — BURGLARY, HOUSEBREAKING OR THEFT	
		(CONTENTS EXCLUDING JEWELLERY & VALUABLES)	
		SECTION III - JEWELLERY AND VALUABLES	
		SECTION IV - BREAKDOWN OF DOMESTIC APPLIANCES	
		SECTION V-TELEVISION SET/DESKTOP INSURANCE	



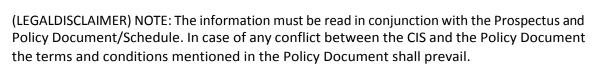


	1		
		SECTION VI — FIRE & ALLIED PERILS (Residential Premises)	
7	Add-on Cover	The Add on include different covers to protect specific high-value items like jewelry, artwork, valuable electronics, or providing coverage for specific perils like earthquake damage, personal accident cover.	
8	Loss Participation	EXCESS (Applicable to Section-I to Section V) You shall bear 1% of the Sum Insured under this section each and every loss or damage in respect of which a claim is admitted under this policy. (Applicable to Section-VI) You shall bear the first 5% of each and every claim subject to a minimum of Rs.10,000 in respect of each and every loss arising out of "Act of God perils" such as Lightning, STFI, Subsidence, Landslide and Rock slide covered under the policy.	Policy schedule – Excess
9	Exclusions	SECTION I – FIRE & ALLIED PERILS (CONTENTS EXCLUDING JEWELLERY & VALUABLES) SECTION II – BURGLARY, HOUSEBREAKING OR THEFT (CONTENTS EXCLUDING JEWELLERY & VALUABLES) SECTION III - JEWELLERY AND VALUABLES SECTION IV - BREAKDOWN OF DOMESTIC APPLIANCES SECTION V- TELEVISION SET/DESKTOP INSURANCE SECTION VI – FIRE & ALLIED PERILS (Residential Premises)	Policy Schedule - Special Exclusion
10.	Special Conditions	Special Conditions – (Applicable to Section-III) i) Where any item insured hereunder consists of articles in pair or set Our liability in respect thereof shall not exceed the value of any particular part of parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair or set not	Policy schedule – Special Conditions





the ter	ins and conditions menti	oned in the Policy Document Shall prevail.	A33URANCE
		more than a proportionate part of the insured value of the pair or set. ii) No one article or pair of articles is deemed to be more than 10% of the sum insured under this Section unless separately specified and value stated. Five such specified items can be covered. (Applicable to Section IV) The Sum Insured in respect of each Appliance specified in the Schedule for this Section shall be: a. Equal to the market value of the item of the same kind and capacity. The market value of an item shall be the present day value in its current state taking into account its age, usage and wear and tear and it may be taken as a fair measure of indemnity subject to maximum of the sum insured in the section. b. Repair expenses necessarily incurred to restore the damaged item its to its former state of serviceability before loss. (Applicable to Section V) The Sum Insured specified in the Schedule for this Section shall be: a) equal to the market value of the item of the same kind and capacity. The market value of an item shall be the present day value in its current state taking into account its age, usage and wear and tear and it may be taken as a fair measure of indemnity subject to maximum of the sum insured in the section. b) repair expenses necessarily incurred to restore the damaged item its to its former state of serviceability before loss. (Applicable to Section VI) If the Residential Premises hereby insured shall at the breaking out of any fire or at the commencement of any destruction of or damage to the property by any other peril hereby insured against be of greater value than the sum	
		hereby insured against be of greater value than the sum insured thereon specified in the Schedule for this Section, then You shall be considered as being Your own insurer for the difference and shall bear a rateable proportion of the loss	
11.	Admissibility of Claim	accordingly.	
11.	Authissibility of Claiff	Upon occurrence of any event giving rise to or likely to	





		give rise to a claim under this Policy You shall:	
		i. give immediate notice to Us of the same. In the event of burglary, housebreaking, theft or other criminal act You shall also lodge forthwith a complaint with the Police and take all practicable steps to apprehend the guilty person or persons and to recover the property lost.	
		ii. thereafter without delay furnish Claim Form with detailed particulars of the amount of loss or damage	
		iii. substantiate the claim with necessary bills, vouchers, receipts, documents, materials, explanations and evidence.	
		iv. provide to Us and/or Surveyor, Investigator or other person as may be appointed by Us, all information, clarification, evidence as may be considered necessary b. You shall not proceed with any repair or replacement before survey or without consent being given by Us or the Surveyors. c. If a claim shall in any respect be fraudulent or if any fraudulent means or device used by You or any one acting on Your behalf to obtain any benefit under this policy, all benefits under the policy shall be forfeited.	
12.	Policy Servicing	• 1800-209-1415	
	– Claim	Website-https://www.newindia.co.in	
	Intimation and	Policy issuing office	
	Processing		
13.	Grievance Redressal	In case of any grievance the insured person may contact the company through Website: https://www.newindia.co.in/portal/readMore/Grievances Toll free: 1800-209-1415 Visit the Servicing Branch mentioned in the policy Document Insurance Ombudsman If You are still not satisfied with the redressal of grievance through above methods, you may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. Details of the offices of the Insurance Ombudsman are	
		available at IRDAI website www.irdai.gov.in	
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(LEGALDISCLAIMER) NOTE: The information must be read in conjunction with the Prospectus and Policy Document/Schedule. In case of any conflict between the CIS and the Policy Document the terms and conditions mentioned in the Policy Document shall prevail.



		or General Insurance Council website https://www.cioins.co.in/ombudsman or on company website www.newindia.co.in . Grievance may also be lodged at IRDAI Integrated Grievance Management System (https://bimabharosa.irdai.gov.in/)	
14.	Obligations of the Policyholder	 To disclose all information correctly sought by the insurer at time of filling the proposal form In case of any change/modification/addition to the already declared information the same shall be brought to the notice of the Insurer immediately 	

<u>Declaration</u> by the Policyholder

I have read the above and confirm having noted the detail		have	read	the	above	and	confirm	having	noted	the	detai
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Place:

Date:	(Signature of the Policyholder)

Note:

i. Insurer to take confirmation of the policy holder and Policy holder to duly acknowledge/sign the CIS and return the same.